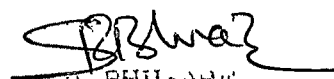


A C K N O W L E D G E M E N T

I heartily acknowledge my gratitudes to Dr. P.S.Rao, M.Com. Ph.D. Principal, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur for his valuable guidance and advice in preparing this dissertation for the Degree of M.Phil. in Commerce. I am greatly indebted to the Chairman and the staff of the Bagalkot Co-operative Spinning Mill Ltd. Bagalkot, who have been kind enough to provide required information and material.

My sincere thanks are due to our Principal, Sri. B.L. Lingdhal. M.Com. Basaveshwar Commerce College, Bagalkot, who has been kind all courteous to encourage me to complete M.Phil. in Commerce. I heartily thank all my colleagues particularly Prof. T.V. Garwad. Dept. of Commerce, and Prof. L.R. Pawar. Dept. of English, Basaveshwar Commerce College, Bagalkot who have helped me a lot in making this dissertation presentable. I am also grateful to Sri. C.S. More who has beautifully typed this dissertation.

Lastly my thanks are due to all those who have helped me either directly or indirectly in this endeavour.


S. R. BHUJARE.

Candidate.